REMARKS

Applicants submit this Amendment and Response in response to the Office
Actions mailed on August 23, 2004 and September 1, 2004. The Office Action of
September 1, 2004 appears to be a duplicate of the Office Action of August 23, 2004.

Claims 1-52 are pending in the application. Claims 51 and 52 have been
newly added. Claims 1-50 stand rejected as anticipated by U.S. Patent No. 5,890,140
to Clark et al. (hereinafter "Clark").

The Office asserts that the Amendment filed on April 28, 2004 is not fully
responsive to the prior Office Action (mailed January 28, 2004) as not having
included arguments pointing out specific distinctions believed to render the added
new claims 51 and 52 patentable over the applied reference (i.e., Clark) as required by
37 C.F.R. § 1.111(b).

The undersigned respectfully asserts that the Amendment filed on April 28,
2004 is fully responsive to the prior Office Action and complies with 37 C.F.R.
§ 1.111(b). However, to advance prosecution of the present application, the following
remarks with respect to newly-added claims 51 and 52 are presented below.

New Claims 51 and 52

New independent method claim 51 proposes a method for configuring a
self-service financial transaction device in which the session request is received from
the user using a transaction card at the interactive interface to access the self-service
financial transaction device and a status of the user as a customer or non-customer
and local or international user is ascertained from the transaction card. The session
request is selectively associated with pre-stored parameters for configuring a
standardized user-specific interactive interface, including a set of parameters for
determining financial application functions to be offered to the user based on the
status of the user as a customer or non-customer and a set of parameters for
determining language application functions to be offered to the user based on the

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status of the user as a local or international user. The standardized customer-specific interactive interface is displayed to provide the user with the offering of financial application functions depending on the user's status as a customer or non-customer and language application functions depending on the status of the user as a local or international user. See, e.g., Application, page 42, line 12- page 45, line 8.

New independent method claim 52 proposes a method for configuring a self-service financial transaction device in which the session request is likewise received from the user using a transaction card at the interactive interface to access the self-service financial transaction device and a status of the user as a customer or non-customer and vision impaired or vision unimpaired user is ascertained from the transaction card. The session request is selectively associated with pre-stored parameters for configuring a standardized user-specific interactive interface, including a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a vision impaired or vision unimpaired user. The standardized customer-specific interactive interface is displayed to provide the user with the offering of financial application functions depending on the user's status as a customer or non-customer and language application functions depending on the status of the user as a vision impaired or vision unimpaired user. See, e.g., Application, page 42, line 12- page 45, line 8.

Clark Does Not Read-on Claims 51 and 52

Clark does not read on newly-added claims 51 and 52. There is no teaching or suggestion whatsoever in Clark of receiving a session request from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user or as a vision impaired or vision unimpaired user, as recited in claims 51 and 52. On the

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contrary, Clark discloses a customer logging on locally at a customer workstation and thereafter logging on to the bank's messaging system.

Further, there is no teaching or suggestion in Clark of selectively associating the session request with pre-stored parameters for configuring a standardized user-specific interactive interface consisting at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user or as a vision impaired or vision unimpaired user and displaying the standardized customer-specific interactive interface to provide the user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a local or international user or as a vision impaired or vision unimpaired user, as recited in claims 51 and 52.

Instead, Clark discloses that after logging on, the messaging system simply displays a main menu screen followed by a transaction message screen, depending on which icon selected by the customer on the main menu, that allows the customer to create a transaction message by filling required and/or optional fields or using a pre-filled template on the message screen.

Thus, according to Applicants' claimed invention, in a transaction at a self-service financial transaction device, such as an ATM, when the user dips his or her transaction card, based on the user's transaction card, such as the prefix of the card, it is determined, e.g., whether the user is a customer or non-customer, whether the user is a local or international user, and/or whether the user is a vision impaired or vision unimpaired user, and the self-service financial transaction device then self-configures a user-specific interactive interface for the user based on pre-stored configuration parameters for determining financial application functions to be offered to the user depending on the status of the user as a customer or non-customer and a

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set of parameters for determining language application functions to be offered to the user depending on the status of the user as a local or international user or as a vision impaired or vision unimpaired user.

With regard to determining language application functions to be offered to the user, as pointed out by Applicants, support for vision impaired users is treated substantially as if it were a different language and the phrases on the screens are slightly different, but the same basic application is used to drive them, and there are also differences in screen text so that instructions can be more easily read by a screen reader for vision impaired users. Further, for an international, vision impaired user, the screen reader supports the screens in the vision impaired user's language. Thus, there are numerous significant features and advantages associated with Applicants' claimed invention that are not found in, and moreover are simply not possible with, the messaging system of Clark.

Consequently, Clark does not teach Applicants' claimed platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines. Because each and every element as set forth in independent claims 51 and 52 is not found, either expressly or inherently in the cited reference, newly-added claims 51 and 52 are patentable over Clark. See Verdegaal Bros. v. Union Oil Co. of California, 814 F.2d 628 (Fed. Cir. 1987); See also MPEP §2131.
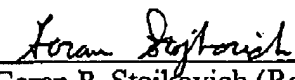
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Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The examiner is respectfully invited to telephone the undersigned to discuss any questions relating to the application.

Respectfully submitted,

Date: December 15, 2004

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